

Marie-Ann Greenberg, Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF MARCH 12, 2025**

**Chapter 13 Case # 19-34032**

Re: JOSE L. LECOUR  
NANINE R. LECOUR  
58 WELLINGTON AVE.  
WEST ORANGE, NJ 07052

Atty: VIRGINIA E FORTUNATO LLC  
ONE KINDERKAMACK ROAD  
HACKENSACK, NJ 07601

**PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.**

**NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$56,700.00**

**RECEIPTS** (Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
01/07/2020	\$327.00	6465494000	03/11/2020	\$327.00	6630531000
03/30/2020	\$327.00	6669066000	05/04/2020	\$975.00	6757405000
06/01/2020	\$975.00	6831495000	06/29/2020	\$975.00	6897252000
07/29/2020	\$975.00	6970223000	08/31/2020	\$975.00	7044088000
09/29/2020	\$975.00	7119142000	11/02/2020	\$975.00	7195899000
11/30/2020	\$975.00	7266781000	01/04/2021	\$975.00	7344138000
02/01/2021	\$975.00	7418756000	02/26/2021	\$975.00	7480573000
03/30/2021	\$975.00	7561429000	04/28/2021	\$975.00	7629281000
05/27/2021	\$975.00	7696853000	06/30/2021	\$975.00	7773920000
07/30/2021	\$975.00	7844438000	08/31/2021	\$975.00	7913273000
09/30/2021	\$975.00	7979692000	11/01/2021	\$975.00	8046132000
11/29/2021	\$975.00	8107861000	12/30/2021	\$975.00	8174586000
01/31/2022	\$975.00	8243108000	02/28/2022	\$975.00	8304724000
04/01/2022	\$975.00	8373001000	05/02/2022	\$975.00	8441228000
05/31/2022	\$975.00	8496279000	07/01/2022	\$975.00	8561241000
08/01/2022	\$975.00	8616756000	08/04/2022	(\$975.00)	8616756000
08/17/2022	\$1,860.00	9106026119	09/08/2022	\$975.00	9106026240
10/11/2022	\$975.00	9106026393	11/09/2022	\$975.00	9106026555
12/13/2022	\$975.00	9106091107	12/27/2022	\$18.00	28029249167
01/19/2023	\$984.00	28029094503	02/23/2023	\$984.00	28029096854
03/28/2023	\$984.00	28029089441	04/25/2023	\$984.00	27245576428
05/24/2023	\$984.00	27245577666	06/30/2023	\$984.00	27245592696
07/26/2023	\$984.00	27245594880	09/06/2023	\$984.00	28586050560
09/27/2023	\$984.00	28586058041	10/26/2023	\$984.00	28586064565
11/27/2023	\$984.00	28586070516	12/28/2023	\$984.00	28586069100
01/30/2024	\$984.00	28711511335	03/04/2024	\$984.00	28711514632
04/02/2024	\$984.00	28711519661	04/30/2024	\$984.00	28711521538
05/30/2024	\$984.00	28880357038	07/08/2024	\$984.00	28711504945
07/22/2024	\$984.00	27245596926	08/21/2024	\$984.00	28880367895

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Date	Amount	Source Document No.	Date	Amount	Source Document No.
09/17/2024	\$984.00	28880373420	10/22/2024	\$984.00	29031430138
11/26/2024	\$984.00	29031435718	01/03/2025	\$984.00	29031438734
01/31/2025	\$984.00	29031444336	02/25/2025	\$984.00	29065050055

Total Receipts: \$58,668.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$58,668.00

**CLAIMS AND DISTRIBUTIONS**

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			3,617.78	
ATTY	ATTORNEY	ADMIN	3,521.25	100.00%	3,521.25	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AR RESOURCES INC.	UNSECURED	0.00	*	0.00	
0002	ASSOCIATES IN OTOLARYNGOLOGY	UNSECURED	0.00	*	0.00	
0003	ATLANTIC HEALTH SYSTEM	UNSECURED	0.00	*	0.00	
0004	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	7,310.74	*	831.80	
0005	ATHOME MEDICAL	UNSECURED	0.00	*	0.00	
0006	BARNABAS HEALTH AMBULATORY	UNSECURED	0.00	*	0.00	
0007	BCA FINANCIAL SVCS INC	UNSECURED	0.00	*	0.00	
0008	BLAIR REALTY LLC	UNSECURED	208,000.00	*	0.00	
0009	CAL AUTOMOTIVE	VEHICLE SECURE	0.00	100.00%	0.00	
0010	NEW JERSEY CHILDREN'S HOSPITAL	UNSECURED	300.49	*	34.19	
0011	CITIBANK NA	UNSECURED	2,948.80	*	335.51	
0012	EMPIRE MEDICAL ASSOC PC	UNSECURED	0.00	*	0.00	
0013	ROUNDPOINT MORTGAGE SERVICING LI	MORTGAGE ARRE	3,800.67	100.00%	3,800.67	
0014	JPMORGAN CHASE BANK NA	UNSECURED	5,005.68	*	569.54	
0015	ASHLEY FUNDING SERVICES, LLC	UNSECURED	69.27	*	5.15	
0016	NBIMC CHONJ PHYSICIAN GROUP	UNSECURED	0.00	*	0.00	
0018	OMNI EYE SVCS	UNSECURED	0.00	*	0.00	
0019	PNC BANK NATIONAL ASSOCIATION	UNSECURED	7,168.07	*	815.57	
0020	PNC BANK	MORTGAGE ARRE	14,574.09	100.00%	14,574.09	
0021	UNITED STATES BANKRUPTCY COURT	UNSECURED	865.46	*	42.68	
0022	SCHWEIGER DERMATOLOGY	UNSECURED	0.00	*	0.00	
0023	SA-VIT COLLECTION AGENCY	UNSECURED	0.00	*	0.00	
0024	SEARS CBNA	UNSECURED	0.00	*	0.00	
0025	SIMONS AGENCY, INC.	UNSECURED	0.00	*	0.00	
0027	USALLIANCE FEDERAL CREDIT UNION	UNSECURED	8,154.37	*	927.78	
0028	VERIZON	UNSECURED	0.00	*	0.00	
0031	AR RESOURCES INC.	UNSECURED	0.00	*	0.00	
0032	ATLANTIC HEALTH SYSTEM	UNSECURED	0.00	*	0.00	
0033	JPMORGAN CHASE BANK NA	UNSECURED	6,540.65	*	744.18	
0034	SIMONS AGENCY, INC.	UNSECURED	0.00	*	0.00	
0035	USALLIANCE FEDERAL CREDIT UNION	UNSECURED	4,415.07	*	502.33	
0036	VERIZON	UNSECURED	0.00	*	0.00	
0037	CITIBANK NA	UNSECURED	3,939.92	*	448.27	
0038	STATE OF NJ	PRIORITY	2,197.47	100.00%	2,197.47	
0039	ASHLEY FUNDING SERVICES, LLC	UNSECURED	86.96	*	5.23	
0040	VERIZON BY AMERICAN INFOSOURCE A	UNSECURED	494.65	*	52.81	

**Total Paid: \$33,026.30**

See Summary

**LIST OF PAYMENTS TO CLAIMS** (Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERICAN EXPRESS NATIONAL BANK						
	06/20/2022	\$28.73	892588	07/18/2022	\$26.94	894320
	08/15/2022	\$26.95	895883	09/19/2022	\$51.41	897486
	10/17/2022	\$26.93	899159	12/12/2022	\$13.48	902291
	01/09/2023	\$26.41	903778	02/13/2023	\$27.11	905299
	03/13/2023	\$26.64	906913	04/17/2023	\$26.59	908498
	05/15/2023	\$26.65	910130	06/12/2023	\$26.34	911592
	07/17/2023	\$26.36	913105	08/14/2023	\$26.32	914621
	10/16/2023	\$52.69	917615	11/13/2023	\$25.95	919045
	01/08/2024	\$25.94	921854	02/12/2024	\$25.91	923203
	03/11/2024	\$25.89	924659	04/15/2024	\$25.95	926085
	05/10/2024	\$25.91	927567	06/17/2024	\$51.87	928966
	08/19/2024	\$53.50	931864	09/16/2024	\$26.80	933329
	10/21/2024	\$26.77	934727	11/18/2024	\$26.49	936208
	12/16/2024	\$26.49	937592	02/10/2025	\$24.78	940400
ASHLEY FUNDING SERVICES, LLC						
	10/16/2023	\$5.23	917633	03/11/2024	\$5.15	924677
CITIBANK NA						
	06/20/2022	\$15.48	892328	06/20/2022	\$11.59	892328
	07/18/2022	\$10.87	894077	07/18/2022	\$14.52	894077
	08/15/2022	\$14.52	895642	08/15/2022	\$10.86	895642
	09/19/2022	\$27.70	897223	09/19/2022	\$20.73	897223
	10/17/2022	\$14.53	898904	10/17/2022	\$10.87	898904
	12/12/2022	\$5.44	902041	12/12/2022	\$7.27	902041
	01/09/2023	\$14.23	903534	01/09/2023	\$10.65	903534
	02/13/2023	\$10.94	905036	02/13/2023	\$14.58	905036
	03/13/2023	\$14.36	906652	03/13/2023	\$10.74	906652
	04/17/2023	\$10.74	908217	04/17/2023	\$14.37	908217
	05/15/2023	\$14.34	909863	05/15/2023	\$10.73	909863
	06/12/2023	\$10.62	911319	06/12/2023	\$14.19	911319
	07/17/2023	\$14.21	912838	07/17/2023	\$10.63	912838
	08/14/2023	\$10.64	914357	08/14/2023	\$14.18	914357
	10/16/2023	\$28.42	917354	10/16/2023	\$21.25	917354
	11/13/2023	\$10.46	918782	11/13/2023	\$13.97	918782
	01/08/2024	\$13.98	921605	01/08/2024	\$10.46	921605
	02/12/2024	\$13.97	922931	02/12/2024	\$10.45	922931
	03/11/2024	\$10.46	924397	03/11/2024	\$13.95	924397
	04/15/2024	\$13.98	925812	04/15/2024	\$10.45	925812
	05/10/2024	\$10.45	927306	05/10/2024	\$13.96	927306
	06/17/2024	\$27.95	928675	06/17/2024	\$20.92	928675
	08/19/2024	\$21.60	931576	08/19/2024	\$28.85	931576
	09/16/2024	\$14.43	933064	09/16/2024	\$10.79	933064
	10/21/2024	\$10.80	934421	10/21/2024	\$14.42	934421
	11/18/2024	\$14.28	935914	11/18/2024	\$10.69	935914
	12/16/2024	\$10.67	937295	12/16/2024	\$14.28	937295
	02/10/2025	\$13.35	940111	02/10/2025	\$10.01	940111

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
FLAGSTAR BANK FSB						
	07/20/2020	\$115.70	852463	08/17/2020	\$186.55	854324
	09/21/2020	\$186.55	856146	10/19/2020	\$186.55	858023
	11/16/2020	\$186.55	859819	12/21/2020	\$186.55	861641
	01/11/2021	\$186.55	863415	02/22/2021	\$186.55	865121
	03/15/2021	\$186.54	866948	04/19/2021	\$186.55	868660
	05/17/2021	\$186.54	870549	06/21/2021	\$186.55	872356
	07/19/2021	\$189.57	874144	08/16/2021	\$189.57	875834
	09/20/2021	\$189.57	877578	10/18/2021	\$189.57	879342
	11/17/2021	\$189.57	881056	12/13/2021	\$191.58	882681
	01/10/2022	\$191.59	884335	02/14/2022	\$191.58	886030
	03/14/2022	\$110.34	887734			
JPMORGAN CHASE BANK NA						
	06/20/2022	\$19.67	892366	06/20/2022	\$25.71	892366
	07/18/2022	\$24.11	894111	07/18/2022	\$18.45	894111
	08/15/2022	\$18.43	895676	08/15/2022	\$24.08	895676
	09/19/2022	\$45.99	897261	09/19/2022	\$35.20	897261
	10/17/2022	\$18.45	898937	10/17/2022	\$24.12	898937
	12/12/2022	\$12.06	902076	12/12/2022	\$9.26	902076
	01/09/2023	\$18.08	903565	01/09/2023	\$23.63	903565
	02/13/2023	\$24.25	905071	02/13/2023	\$18.53	905071
	03/13/2023	\$18.24	906685	03/13/2023	\$23.83	906685
	04/17/2023	\$23.79	908253	04/17/2023	\$18.24	908253
	05/15/2023	\$18.21	909893	05/15/2023	\$23.85	909893
	06/12/2023	\$23.56	911349	06/12/2023	\$18.06	911349
	07/17/2023	\$18.05	912865	07/17/2023	\$23.58	912865
	08/14/2023	\$23.55	914386	08/14/2023	\$18.02	914386
	10/16/2023	\$36.08	917382	10/16/2023	\$47.14	917382
	11/13/2023	\$23.21	918808	11/13/2023	\$17.76	918808
	01/08/2024	\$17.76	921628	01/08/2024	\$23.21	921628
	02/12/2024	\$23.18	922956	02/12/2024	\$17.74	922956
	03/11/2024	\$17.73	924421	03/11/2024	\$23.16	924421
	04/15/2024	\$23.23	925835	04/15/2024	\$17.76	925835
	05/10/2024	\$17.74	927328	05/10/2024	\$23.18	927328
	06/17/2024	\$46.40	928700	06/17/2024	\$35.51	928700
	08/19/2024	\$36.66	931599	08/19/2024	\$47.87	931599
	09/16/2024	\$23.97	933085	09/16/2024	\$18.33	933085
	10/21/2024	\$18.33	934443	10/21/2024	\$23.95	934443
	11/18/2024	\$23.70	935934	11/18/2024	\$18.14	935934
	12/16/2024	\$18.14	937313	12/16/2024	\$23.70	937313
	02/10/2025	\$22.17	940127	02/10/2025	\$16.97	940127
NEW JERSEY CHILDREN'S HOSPITAL						
	09/19/2022	\$5.51	897954	04/17/2023	\$6.05	908973
	10/16/2023	\$6.51	918030	04/15/2024	\$5.32	926531
	08/19/2024	\$5.40	932295	02/10/2025	\$5.40	940771
PNC BANK						
	07/20/2020	\$443.68	852789	08/17/2020	\$715.33	854638
	09/21/2020	\$715.33	856487	10/19/2020	\$715.33	858338
	11/16/2020	\$715.33	860120	12/21/2020	\$715.33	861967
	01/11/2021	\$715.33	863680	02/22/2021	\$715.33	865482
	03/15/2021	\$715.34	867223	04/19/2021	\$715.33	869006
	05/17/2021	\$715.34	870869	06/21/2021	\$715.33	872684
	07/19/2021	\$726.93	874440	08/16/2021	\$726.93	876148
	09/20/2021	\$726.93	877910	10/18/2021	\$726.93	879649
	11/17/2021	\$726.93	881351	12/13/2021	\$734.67	882981
	01/10/2022	\$734.66	884634	02/14/2022	\$734.67	886348
	03/14/2022	\$423.11	888044			

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
PNC BANK NATIONAL ASSOCIATION						
	06/20/2022	\$28.17	893173	07/18/2022	\$26.42	894835
	08/15/2022	\$26.39	896424	09/19/2022	\$50.40	898050
	10/17/2022	\$26.44	899695	12/12/2022	\$13.22	902806
	01/09/2023	\$25.89	904303	02/13/2023	\$26.58	905845
	03/13/2023	\$26.12	907450	04/17/2023	\$26.07	909072
	05/15/2023	\$26.14	910637	06/12/2023	\$25.82	912128
	07/17/2023	\$25.85	913641	08/14/2023	\$25.81	915147
	10/16/2023	\$51.66	918121	11/13/2023	\$25.44	919563
	01/08/2024	\$25.44	922330	02/12/2024	\$25.41	923717
	03/11/2024	\$25.39	925156	04/15/2024	\$25.43	926627
	05/10/2024	\$25.40	928048	06/17/2024	\$50.86	929508
	08/19/2024	\$52.46	932394	09/16/2024	\$26.27	933795
	10/21/2024	\$26.24	935252	11/18/2024	\$25.98	936691
	12/16/2024	\$25.93	938090	02/10/2025	\$24.34	940866
PSE&G						
	07/18/2022	\$6.59	894857	09/19/2022	\$9.28	898070
	01/05/2023	(\$9.28)	898070	01/09/2023	\$17.19	904322
	03/13/2023	\$6.36	907465	05/02/2023	(\$17.19)	904322
	05/15/2023	\$23.49	910655	07/17/2023	\$6.24	913660
	10/16/2023	\$9.36	918134	01/08/2024	\$6.13	922345
	02/05/2024	(\$9.36)	918134	02/12/2024	\$12.44	923733
	04/15/2024	\$6.14	926644	05/02/2024	(\$6.13)	922345
	05/10/2024	\$9.19	928061	06/05/2024	(\$12.44)	923733
	08/06/2024	(\$6.14)	926644	09/05/2024	(\$9.19)	928061
STATE OF NJ						
	03/14/2022	\$392.80	888299	04/18/2022	\$926.25	890062
	05/16/2022	\$878.42	891710			
USALLIANCE FEDERAL CREDIT UNION						
	06/20/2022	\$17.35	893660	06/20/2022	\$32.04	893660
	07/18/2022	\$30.05	895281	07/18/2022	\$16.27	895281
	08/15/2022	\$16.27	896824	08/15/2022	\$30.07	896824
	09/19/2022	\$57.34	898511	09/19/2022	\$31.04	898511
	10/17/2022	\$16.27	900111	10/17/2022	\$30.03	900111
	12/12/2022	\$15.04	903208	12/12/2022	\$8.14	903208
	01/09/2023	\$15.95	904703	01/09/2023	\$29.46	904703
	02/13/2023	\$30.24	906293	02/13/2023	\$16.38	906293
	03/13/2023	\$16.09	907860	03/13/2023	\$29.71	907860
	04/17/2023	\$29.66	909523	04/17/2023	\$16.06	909523
	05/15/2023	\$16.09	911008	05/15/2023	\$29.73	911008
	06/12/2023	\$29.38	912526	06/12/2023	\$15.91	912526
	07/17/2023	\$15.92	914051	07/17/2023	\$29.40	914051
	08/14/2023	\$29.36	915518	08/14/2023	\$15.90	915518
	10/16/2023	\$31.82	918483	10/16/2023	\$58.77	918483
	11/13/2023	\$28.93	919926	11/13/2023	\$15.66	919926
	01/08/2024	\$15.67	922674	01/08/2024	\$28.94	922674
	02/12/2024	\$28.91	924113	02/12/2024	\$15.65	924113
	03/11/2024	\$15.64	925528	03/11/2024	\$28.88	925528
	04/15/2024	\$28.94	927030	04/15/2024	\$15.66	927030
	05/10/2024	\$15.64	928406	05/10/2024	\$28.90	928406
	06/17/2024	\$57.85	929924	06/17/2024	\$31.32	929924
	08/19/2024	\$32.34	932803	08/19/2024	\$59.68	932803
	09/16/2024	\$29.88	934160	09/16/2024	\$16.17	934160
	10/21/2024	\$16.16	935674	10/21/2024	\$29.85	935674
	11/18/2024	\$29.55	937073	11/18/2024	\$16.00	937073
	12/16/2024	\$16.00	938493	12/16/2024	\$29.55	938493
	02/10/2025	\$27.64	941245	02/10/2025	\$14.96	941245

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
VERIZON BY AMERICAN INFOSOURCE AS AGENT						
	08/15/2022	\$5.59	895655	10/17/2022	\$5.30	898919
	03/13/2023	\$6.33	906668	06/12/2023	\$5.39	911334
	10/16/2023	\$7.14	917368	02/12/2024	\$5.25	922943
	05/10/2024	\$5.26	927317	08/19/2024	\$7.14	931589
	11/18/2024	\$5.41	935923			

## SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: March 12, 2025.

Receipts: \$58,668.00 - Paid to Claims: \$25,887.27 - Admin Costs Paid: \$7,139.03 = Funds on Hand: \$25,641.70

Base Plan Amount: \$56,700.00 - Receipts: \$58,668.00 = Total Unpaid Balance: \*\*(\$1,968.00)

**\*\*NOTE: THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.**